

THE CHINOOK ADVANCE

Vol. 21

Chinook, Alberta, Thursday, Oct. 7th 1937

No. 2

MORE OF THE FACTS ABOUT Banking in Canada

Will Be Told to You By

Canada's Chartered Banks

In Another 15-Minute Broadcast

TUESDAY Evening, Oct. 12th
8:30 to 8:45

With a daytime broadcast of this address
WEDNESDAY Noon Oct. 13th
12 to 12:15

Over Stations

CFCN	1030	kilocycles
CJCF	690	kilocycles
CFAC	930	kilocycles
CJOC	950	kilocycles
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CFRN	960	kilocycles

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CAR & TRACTOR FUELS,
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Proprietary low fares from stations between Sibbald and Janel.

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**FRIDAY & SATURDAY,
OCTOBER 15th & 16th.**

Returning, leave Calgary up to and including **MONDAY, Oct. 18th.**

Good in coaches only. No baggage checked. Children, 5 years and under 12, half fare.

Full particulars from Any Agent, w37-550

CANADIAN NATIONAL

CANADA'S CHARTERED BANKS

Canada's Chartered Banks released their Radio time booked on a network of six Alberta stations from 12 noon to 12 Wednesday, October 6th, so that their listeners could hear the Play by Broadcast of the opening world series Baseball Game, it was learned from Edmonton today. Those who planned to hear the Wednesday broadcast of the fifth in the series of non political non controversial addresses written by Vernon Knowles for the Chartered Banks of Canada may read this short informative talk in next week's issue of the "Chinook Advance".

Chinook Women's Institute Held Meeting

The meeting of the W.I. was held at the home of Mrs. Bilton Oct. 6

The program was as follows: "Child Welfare and Public Health". A very interesting paper was read by Mrs. Bilton

It was decided to hold the sale of the fancy work and the home cooking, also a cake raffle, at Cooley Bros. Garage Nov. 6 at 2 p.m.

A enjoyable lunch was served by the hostess. food hamper raffled by the W. I. on School Fair Day was won by Miss Madeline Otto.

Mrs. Mortimer was a Calgary visitor last week.

Chinook and District Schools Fair Prize Winners

SCHOOL FAIR PRIZE LIST

Class 1—Carrots—1, Kenneth Ford, 2 Queenie Ford, 3 Ross Ford, 4 Elaine Roy.

Class 2—Beets—1 Kenneth Ford, 2 Queenie Ford, 3 Percy Ford, 4 Ross Ford.

Class 4—Turnips—1 James Proudfoot, 2 Betty Allen, 3 Robert Allen, Bruce Hutchison.

Class 6—One pint of dried peas—Hazel Harrington, 2 Grace Stewart, 3 Muriel Turnbull, 4 Ruth Harrington

Class 7—Cabbages—1 Gordon Turnbull, 2 Hazel Harrington, 3 Ruth Harrington, 4 Bruce Hutchison.

Class 8—White Potatoes—1 Georg Hettler, 2 Donald Roy, 3 Elaine Roy, 4 Bertha Hettler.

Class 9—Red Potatoes—1 August Rosenau, 2 Hazel Harrington, 3 Ruth Harrington, 4 Donald Roy.

Class 10—Raisin Cake—1 Ethel Hettler, 2 Clark Hettler, 3 Gerald ouell, 4 Ray Cooley.

Class 51—Bran Muffins—1 Ethel Hettler, 2 Billy Lee, 3 Gerald Youell, 4 Glenn Turp.

Class 54—School Lunch—1 Ray Cooley, 2 Ethleen Hille, 3 Green

Week End Suggestions

Nabob Coffee in glass jars	.50c
Quaker Catsup per tin	.13c
Green Cough Syrup per brittle	.40c
Listerine Shaving Cream tube	.25c
Colgates Tooth Paste tube	.20c
Brocks Bird seed per pkg.	.16c
Stovepipes, Elbows Tees, Lamp & Lantern Globes, Coal Oil Gasoline, Greases	

See us about your winter supply of Flour.

BANNER HARDWARE AND GROCERIES

RESTAURANT

All Kinds of Meat For Sale

Ice Cream, Confectionary, Soft Drinks

All Kinds of Tobacco

All Kinds of Cigarettes

Canned Goods

MAH BROS.

CLASSES

Class 10—Russet Potatoes—1 Eva Marr, 2 Hugh Wilson, 3 Paul Hettler, 4 Winnifred Marr.

Class 25—Cobs of Corn—1 Elaine Roy, 2 Donald Roy, 3 Charles Ford, 4 Jonny Hettler.

Class 37—American or English Potatoes—1 Donald Roy, 2 Henry Rosenau, 3 Elaine Roy, 4 Laura Ford.

Class 38—American or English Potatoes—1 Donald Roy, 2 Elaine Roy, 3 Hugh Wilson, 4 Gordon Wilson.

Class 39—Omelets Mediterranean

Class 40—Pufflets, Mediterranean

Breeds—1 Elaine Roy, 2 Donald Roy.

Class 41—Gobblers or Hen—1 August Rosenau, 2 George Rosenau, 3 Bruce Hutchinson, 4 Henry Schmidt.

Class 42—Gander or Goose—1 Henry Rosenau, 2 George Rosenau.

Class 43—Pair of Ducks—1 Ethelene Hille, 2 Henry Smith, 3 Jessie Smith.

MANUAL TRAINING

Class 44—Bird House—1 James Proudfoot, 2 James Shier, 3 Bill Proudfoot, 4 Jack Shier.

Class 45—Small Piece of Furniture—1 Bruce Hutchinson, 2 Jack Shier, 3 Bill Proudfoot, 4 Bob Proudfoot.

Class 46—Handy Device Model of Wood—1 Bruce Hutchinson, 2 Jack Shier, 3 Bill Proudfoot, 4 Bob Proudfoot.

Class 47—Collection of 5 Knots—Jack Shier, 2 Donald Roy, 3 Martin Paetz.

Class 48—Collection of Splices—Jack Shier.

Class 49—Rope Halter—1 Jack Shier, Donald Roy, 3 Bruce Hutchinson.

HOUSEHOLD ECONOMICS

Cooking, Canning Etc., Under 11 Yrs.

of Age

Class 50—Raisin Cake—1 Johnny Hettler, 2 Clark Hettler, 3 Gerald ouell, 4 Ray Cooley.

Class 51—Bran Muffins—1 Ethel Hettler, 2 Billy Lee, 3 Gerald Youell, 4 Glenn Turp.

Class 54—School Lunch—1 Ray Cooley, 2 Ethleen Hille, 3 Green

The "Big Interests" in Life Insurance

*Are the Policyholders
and Beneficiaries*

IN Life Insurance, the "Big Interests" are the millions of Canadian policyholders and beneficiaries—men, women and children who share in the protection made possible by individual thrifit and foresight.

The concern of those who act on behalf of these policyholders and beneficiaries is to safeguard their interests. Their accumulated savings, amounting to more than two billion dollars, must be invested wisely to obtain the greatest yield consistent with safety. Every promise made in Life Insurance policies must be fulfilled completely and promptly.

Canadian policyholders may feel justly proud of the wise and careful administration of their trust funds. Even in the darkest days of the depression, their companies met every obligation promptly and fully—bringing financial security to thousands of Canadian homes.

There is added satisfaction in the fact that the investment of Life Insurance funds has helped to build Canadian homes, schools and hospitals—and develop agriculture, industries and public utilities. Thus, the whole Dominion benefits from Life Insurance.

In the future, as in the past, Canadian policyholders and beneficiaries must always be the "Big Interests" of Life Insurance.

Life Insurance



Guardian of
Canadian Homes

LF-26A

AFTER EVERY MEAL AIDS DIGESTION

WRIGLEY'S DOUBLE MINT CHEWING GUM THE FLAVOR LASTS

Destruction Of Morale

Morale is not a very big word but it covers a wide territory within its meaning and might be termed all-embracing. Its existence or absence has determined the destinies of whole races of people in the past and will do so again in the future.

The word "morale" is so closely allied to the word "moral" as to lead Webster to define it as a "condition as affected by or dependent upon such moral or mental factors as zeal, spirit, hope, confidence, etc." and again, a "mental state, as a body of men, an army and the like."

The orthographic affinity between "morale" and "moral" is no closer than that which kinship when the terms are translated into the spiritual sphere, for destruction of morale inevitably brings in its wake a breakdown of moral perceptions. Moral concepts tend to become blunted with the wave of morale.

And so destruction of morale, it can readily be seen, may—nay, it will—have very serious consequences, whether the victim of its undermining influence be the individual, a community or a nation. It means the disappearance of ideals and a resultant lack of moral stamina.

The term "loss of morale" is occasionally heard during discussions on the possible effect of continuance, or even perpetuation, of the system of government aid to the unfortunate, known in common parlance as direct relief, but it is doubtful whether sufficient stress is laid upon the dire potentialities of this form of assistance, if it is permitted to become permanent, or even long standing.

Everybody, and that includes the great majority of relief recipients themselves, hopes that direct relief in greater or less degree, will not become perpetuated and adopted as an accepted government policy and set up; but there is a danger of permanency as the years go by and the system becomes more and more established as the easiest and perhaps the cheapest solution of the problem.

Whether or not direct relief is the cheapest solution of the problem is a question open to debate and particularly after this method has been in operation long enough to make inroads into the morale of even a percentage of those who, for lack of a better term, are supposed to "benefit" from it, and when one reflects on the possible long distance effect indefinitely continuation of such a policy may have upon the communities subjected to it.

Direct relief, on varying scale commensurate with conditions in each succeeding year, has been with us in the west for a long time now and people are rightly beginning to question the wisdom of continuing much longer to place a large body of citizens in the position of supplicants for and recipients of government gifts when so many of them are not only able and willing to work for their subsistence, but passionately anxious for the opportunity.

As year after year passes with governments finding it necessary to vote large sums for direct relief and with the general public sensing, perhaps dimly, the baneful effect of this form of assistance, it is not surprising that public opinion is gradually crystallizing in the formula: "rehabilitation instead of direct relief."

Réhabilitation, of course, take various forms, but under conditions of the moment in the west, it means an opportunity to earn at least the necessities of life through programs of government-initiated public works, since neither private industry nor agriculture are able to provide these essentials.

It is true that some effort in this direction is being made insofar as the agricultural section of the community is involved and there is some ground for hope that some work will be approved for urban centres, but to date these activities are not proportionate to the needs.

In a country whose welfare is so largely dependent upon the vagaries of the weather, governments and people are prone to be inspired by a hope that "next year will be different" and that the troubles of to-day will be cured by a turn of fortune's wheel tomorrow, but there is no guarantee that this will be the case. Even if tomorrow breaks brighter on the horizon there are still the difficulties of to-day to be overcome in the meantime.

While the optimism of the people of this west is proverbial and has been the subject of much favorable comment, dissatisfaction with direct relief on a widespread scale is growing and anything that can be done to substitute work for relief to the maximum extent possible, provided it is useful and productive work, will be welcomed with open arms.

Work is the natural heritage of mankind and without it man is bound to languish physically, mentally and morally. It is as essential to the welfare of man as water and air.

Cheerful Conversation

Maid Did Her Best To Make Breakfast Interesting

One of our friends is enough of a sibylline to be concerned with making breakfast a well-conducted meal. To this end he asked his wife whether the colored woman who serves them might not be made to take more of an interest in things; let her treat him as the master of a household, he said, and not just as a potential consumer of toast and coffee; let her do what she could to cheer him up and get his day started right. The wife willingly agreed, thinking, for the domestic was very encouraging indeed for the next several mornings, as how he had slept, made little comments on the weather, and so on. Came a morning when the mistress of the establishment decided to sleep late and the master felt rather low in the dining room alone. The maid bade him when she saw him, "Guess what we got this morning," she said, bringing in the coffee-pot. "What?" he asked, feeling better already. "No cream," she said.—The New Yorker.

Would Colonize North

Sir Edward Beatty Favors Settlement Of Peace River Country

Sir Edward Beatty, chairman and president of the Canadian Pacific Railway, who urged the Dominion government to launch a broad program of colonization through the Peace River country north of Edmonton, he said in an interview at Edmonton, "That north country needs settlement plan and needs it quickly, and together with that there should be a program of rail development." Sir Edward said after concluding a four-day inspection tour over lines of the Northern Alberta Railway. This year he is president of the N.A.R., which is administered jointly by the Canadian Pacific and the Canadian National companies.

Aviators seldom encounter birds 5,000 feet above ground, and few are seen above 3,000 feet except in regions high above sea level.

The organic theory as to the origin of oil is that petroleum is decayed prehistoric plant and animal matter.

Health League of Canada presents TOPICS OF VITAL INTEREST

by DR. J. W. S. McCULLOUGH

ARTICLE No. 13

Treatment of Cancer No. 1

The late Lord Moynihan, himself a prince among surgeons, pointed out that in breast cancer, where operation was performed in the early stages, 90.1% of the women were alive and well ten years after operation, whereas if the disease were very far advanced, 94.4% were dead within this period. The nature of the disease was the same; the operation was the same; the stage of the disease made all the difference.

The only resources for cancer treatment are surgery, which treats 70% of all treated cancers, and the use of radium and X-rays. No other form of treatment so far discovered has any lasting effect in the cure of cancer. No serum, vaccine, plaster or cure, no matter how widely advertised, has any effect other than to delay the use of the rational methods of treatment.

Surgery is the agent of treatment in cancer of the stomach, of the intestines, the body of the uterus and other abdominal organs. It is still the chief resource in cancer of the oesophagus and larynx. The art and science of surgery have reached a high degree of development. The surgeon in all areas has gained an astonishingly high degree of skill; he is confident of his powers. It is only by the discovery of newer, more exact and simpler methods that surgery will be dethroned from its present position in relation to cancer.

Every single case of cancer where the disease is accessible to the surgeon is curable in the early stage, for cancer is at first a local disease. The future success of cancer surgery depends, very largely, upon the education of the public in early cancer signs and of a very clear recognition of the fact that the greatest fear of cancer should be the fear of delay.

Next article—Treatment of Cancer No. 2

Editorial Note: Readers desiring the complete set of Dr. McCullough's cancer articles at once may secure same by writing to The Health League of Canada, 105 Bond St., Toronto, Ont.

Regiment Enters Protest

Scots Greys Do Not Want Famous Horses Displaced

The name Royal Scots Greys will have an empty meaning if a government mechanization scheme is carried out.

Influential Scotsman have made vigorous protests against the proposal to take the famous grey horses from the regiment. They point out the Greys have been associated with Scotland for 350 years and the displacement of them would destroy the regiment's character.

They also object to a counter-proposal to change the color of the steeds. It seems German officers have revealed the greys were the first introduction to the Germans the British were at Mons in 1914. The officers said the famous horses could not be missed or mistaken.

The Lucky Numbers

Scientific Experiment Shows Dice Throwers How To Win

If you want to win at dice throwing, call sixes, fives or fours. They are more likely—in the long run—to turn up than three, two and ones.

This conclusion is the result of a scientific experiment announced to British scientists at a meeting in Nottingham, England. The reason: "Points on dice are marked by little holes scooped out of the faces. The points 6, 5 and 4, which are respectively opposite the points 1, 2 and 3, are somewhat lighter—more of the ivory having been removed."

Rare Tree From China

The first "dove" tree ever seen in Honolulu has arrived via Pan-American Clipper from China. While the tree figured prominently in ancient Chinese literature, it required a three-year search to find the present specimen in the Yangtze Valley. It has been planted on the island of Kauai. Blossoms are similar in shape and color to a dove.

COULD HARDLY CLOSE HANDS

Had Rheumatism and Neuralgia

"I suffered severely from rheumatism and neuralgia," writes Mr. W. J. Tracy of Toronto. "I could hardly walk upstairs or down stairs. After taking a bath I could climb stairs and ladder. I advise any person suffering as I did to take Frut-A-tives. They give me strength. Try them for rheumatism and neuralgia. I am the patient of a famous Canadian doctor. If you suffer, they might clear up your case too. 25c and 50c. No substitute. At drugstore."

FRUIT-A-TIVES LIVER TABLETS

Could Tell Many Stories

Toronto Man Left China Day Before War Started

John A. Pond left Shanghai for home just the day before war broke out there. Back in Toronto once more he has many a vivid story of Chinese pouring into the city at about 30,000 a day. John said the most pitiable sight he had ever seen was the long trail of bewildered refugees trudging wheelbarrows or rickshaws laden with their broken household possessions. Most of them came from the north to Hongkong and from there they wandered south to Canton. When the latter city was bombed they turned like sheep and rushed north again. The favorite route to get out of stricken areas was to go to the docks of coastal cities and wait for a departing steamer to pull up its gang-planks. At that moment dozens of Chinese rushed on board and sat on the decks . . . refusing to budge. John particularly regretted the bombardment of Chapei, where the Government had spent millions in a beautiful municipal settlement, planning to move the Chinese population out there from Shanghai. He said the architecture was the most magnificent he had seen . . . but the whole area was now in ruins.—Toronto Telegram.

Respond To Public Appeal

Members Of Royal Family Give Seats For Parks

King George VI, Queen Elizabeth and Queen Mary have each presented seats of a new design for the Royal Parks, in response to a public appeal made in London recently by Sir Philip Sassoon, First Commissioner of Works.

Sir Philip's suggestion was that many who find rest and recreation in the parks might like to mark Coronation year by providing new seats to replace the old ones. The appeal has met with a good response.

The new seats have been specially designed. They are in oak or teak and cost 55 each. About 5,000 are required, as all the Royal Parks are to be included in the scheme—Richmond, Hampton Court, Regent's Park, Hyde Park, the Green Park and St. James's—and if any donor wishes to provide a seat for a particular park his desire in that respect is to be observed.

The Nutmeg Tree

Yields Two Spices And Bears Fruit For Sixty Years

Our foods are often flavoured with nutmeg and mace, and both these spices come from the same plant, the nutmeg tree, which grows in the East and West Indies and Brazil.

The tree reaches a height of about 30 feet, and has large leathery evergreen leaves which give out a rich odour, and small, pale yellow flowers. The pear-shaped fruits open into two nearly equal halves, and the nutmeg is then disclosed, surrounded by a fleshy fibrous covering, which is the mace. Like the nutmeg, it is very fragrant.

The nutmeg tree begins to bear fruit when it is eight years old, and goes on for about 60 years. Nutmeg and mace are used not only as a flavouring for custards and puddings, but in medicine as a stimulant and to disguise the taste of unpleasant drugs.

Nurseries On Trains

Nurseries are included in all the newly built trains of the Soviet Union, says Sherman A. Boyce, manager of the American Express Travel Service, who reports that these are supervised by trained nurses and that babies have small backs arranged along the walls of these special coaches. All large railway stations are also being fitted out with special facilities for small children.

Anglers of Britain are expected to spend \$50,000,000 on the sport this year.

There are about 44,000 thunderstorms daily somewhere in the world.

Strange Wills

Perfectly Valid Wills Found On Many Queer Objects

Mr. Arthur Ford spoke of some of the curious documents deposited in Somerset House—probate office. Men have been known to make their wills on the most extraordinary objects: egg shells, doors, coins, tablecloths, comic postcards and even cheese, and I assure you that if properly witnessed they would be perfectly valid. A few years ago a man left a hundred thousand pounds to the Zoo, on condition that his mother's picture was hung there in the board-room. Four hundred pounds was left to a woman as long as she had a telephone in her house.

"Furnitures seem popular. One testator left to two nephews six penny-worth of furnishings each; and a man left his wife a farthing to be sent to her in an unsealed envelope, because she had called him a

HAPPY ROLLING TO YOU



"It's always happy birthday to you when you roll a cigarette with Ogden's. Our Ogden's Cut is a cool, cool, fragrant—the friendly tobacco that keeps you 'smoke-happy' to the last puff. Of course you'll use the best paper, 'Chamfered' or 'Vogue'—and rolled outside, it's a bigger package of Ogden's now."



No Action Taken

League Of Nations Committee Had Discussion On Equal Rights

Equality of women was discussed by the League of Nations committee on social questions but no definite action was taken. Most speakers contended that women are not ripe for an international conference on the question. Colombia's delegate told the committee recent reforms in his country gave women equality except for suffrage, "for which there appeared to be no great demand."

Fire Drill For Cows

Cows at the Soldiers' Home Dairy in Washington are so intelligent, Governor F. W. Coleman boasted, that all 195 of them can get out of their barns in a two-minute fire drill. The cows run—not walk—to the nearest exit when the fire bell rings. Governor Coleman said that ever since 1870 the fine herd of Holsteins has been given the drill.

Some 10,000,000 milk bottles go astray in England alone every year.

young MOTHERS



The greatest mine disaster in Great Britain was in 1913, when 439 lives were lost in an explosion at Universal, England.

A revolution in the kitchen

Presto-Pack is a new and revolutionary way of handling Household Waxed Tissue, 45 sheets packed in an envelope which you hang on the wall. Then as you require it, just draw out a sheet at a time. You can't draw more. That's the beauty of it.

Try Presto-Pack today. You'll find it the handiest thing in the kitchen.

At grocers, druggists, stationers and departmental stores.

PRESTO-PACK
APPLEFORD PAPER PRODUCTS LIMITED
HAMILTON
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Warehouses at Calgary, Regina and Winnipeg

A "strong" flour that goes farther

PURITY FLOUR
Best for all your Baking

PF1137

Rare Tree From China

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FREE FROM SCIATICA FOR 35 YEARS

In Perfect Health at 73—
Thanks To Kruschen

Thirty-five years ago this septuagenarian was helpless with sciatica. Then he heard of Kruschen. Since that day, he has enjoyed perfect health. Here's his remarkable story:

"Thirty-five years ago, I had a severe attack of sciatica, and could scarcely move for about six weeks. Then I heard of taking Kruschen, about half-a-teaspoonful every morning in hot water. In a few weeks, I got rid of the awful pain in my hips. I have never had to consult a doctor since then, and am still in perfect health at 73 years of age; which I can only attribute to taking Kruschen salts every morning."—T.A.

Most people grow old long before their bodies become too weak for one vital need of health—the need of internal cleanliness. Eventually, they start the healthy Kruschen habit. Then, probably for the first time in their lives, they start sweating, rid every day, of all waste matter from the system. The result is renewed health and vigour. Ailments due to clogged systems vanish, youth returns, and life becomes really worth living.

THE YELLOW BRIAR

A Story of the Irish on the Canadian Country-side

By PATRICK SLEATER

By arrangement with Thomas Allen, Publisher, Toronto.

CHAPTER XII.—Continued

A bonfire on the river bank, a keg of beer from the little brewery at Puggy Huddle and a couple of fat geese roasted on spits made any dark fall evening pass pleasantly for a party of sailor boys. Many a good woman was short in her count of young geese when the community flock was broken up and the raffles were held. But a still sadder misfortune befell Mrs. Johnstone, whose two sons were running a stone-shoek out of Port Credit in the fall of 1862. Her boys grabbed a couple of squawking geese one evening and a lively shore-party got under way. The flesh of one of the birds proved as tough as leather, so a thought occurred to Aaron Fergie, who picked up the nearest quiet and despatched a sly young lad to bear the token to Mrs. Johnstone. The good woman came hurrying down the shore, calling loudly for a police constable and keening that we had killed poor Maggie, her great egg layer, that had been a family pet for twenty years.

Everyone ducked quickly for cover with the exception of a sailor off a Toronto schooner, who had been an innocent bystander. The woman had him arrested on the spot, charged with petty larceny. The accused man had a distressing impediment in his speech. In the misery of getting words out of him, he tramped with his foot like an angry bull pawing the ground.

The goose-eaters all went up to Cooksville next morning to hear his trial, which came on before two Justices of the Peace. One of the presiding magistrates was Melville Parker, a local farmer and a popular citizen, whose father was Admiral Sir William Parker, Bart. Owing to the death of an elder brother without issue, Melville Parker afterward fell into the title himself. He was a clever and resourceful man and could make a cracking good Tory speech—after he got going; but at times he stuttered.

It was a trial after the usual sort in a rural police court in Ontario. Mrs. Johnstone told all about her family pet and the roasted carcass. And, of course, the strange sailor had been caught right on the spot. Magistrate Parker swing his chair around to question the accused.

"Wuh-whu-whu-whu," he demanded with a violent jerk of the head, "di-di-did you do it?"

The sailor set in to paw the floor boisterously.

"Di-di-di-did yu-yu-yu thi-thi-think," he ground out, "I'm a di-di-damn—" with a jerk of the head—"fo-fo-fool!"

Magistrate Parker's face reddened as he jumped up and hit the table a bang with his first.

"Sis-sis-sis-six months!" he shouted. "Ti-ti-ti-take him away!"

We had to send to the Port for Robert Cotton, a good Tory, to come up and explain away the contempt of court, but, in the end of the matter, everyone, save Mrs. Johnstone, forgot all about the stolen geese.

The following Spring I sailed under Skipper Hare aboard a two-masted brigantine of 120-ton burden. With her smart white frock bulging before a strong wind and a ribbon of foam fluttering in her wake, she was a pretty, daintily-stepping little

lady, was the Blue Heron of Port Credit. Her forecastle was square rigged, and, as flounces and festoons about her square sail, she carried a staysail, a standing staysail, a fly jib and a jib topsail. Her main mast was schooner rigged with a flying staysail, a midsail staysail and a main gaff topsail. This schooner had a slip keel, which was better than "a barn door" for holding her into the wind and which had the knack of getting itself out of the way in shallow water. The Blue Heron tramped along smartly and kept her feet well in any kind of sailing weather. Many of the large cargo boats sailing the lower lakes at the time were built along similar lines and carried the same spread of canvas. The shallow draft and narrow channel of the old Welland Canal developed a special design in sailing vessels that was not seen in other waters.

The Blue Heron was busily engaged that season carrying sundry trifling cargoes to American ports. She had banks for four; but at times we made room for more, because her skipper and crew were profitably engaged that season in the business of water jumping.

On requisition from the executive at Washington, the state governments were raising troops by draft to prosecute the American Civil War, and a citizen with a marked ballot was obliged to serve in the army or supply a substitute. Many a well-fledged merchant shelled out freely to hire a lad to do his fighting for him. Thousands of Canadians crossed the line to accept such blood money and serve in the armies of the Union. So extensive did this traffic become that Roman Catholic priests, especially in the French parishes, were fulminating against it. There were enough Canadians serving as mercenaries in the Northern forces to have made a smashing fine army in themselves; but accurate statistics must remain unavailable, because there were many lads like Paddy Sleater, who joined and deserted that sum total at every American port of call east of the Detroit river. The Blue Heron said good-bye to her soldier boy as she sailed away with the community money on board, but she had secluded trysting places where she plied them with bread in the dead of night. My share of the traffic netted me \$1,870.00, which lay on deposit in the Bank of Montreal, corner of Front and Yonge Streets, Toronto. The last \$350 of the money was deposited by Skipper Hare, because a smart American officer had huddled him off 30 miles inland. Paddy Sleater had gone to be a soldier.

Men who have been concerned in the actual killing do not talk about a war. They try to forget; and I have plenty to forget myself, in the name of God. A foreign mercenary, let me say, often makes a good soldier. The lad is usually there because he has nothing elsewhere to live for. My year of active soldiering ended abruptly amid the pitiable shrieks of wounded horses. The 61st Alabama Infantry swarmed on the scene; and troopers in butternut suits and slouched hats marched off a small batch of us as prisoners. The most vivid impression of the Civil War that remains in my old brain is the horrid memory of well-dressed Southern ladies, in their wrath and hatred, spitting in the faces of wounded prisoners in ragged blue. But perhaps there was nothing peculiar about that. The war-crazed women of Toronto would have treated prisoners the same, a few years back, had they been given the chance. A man would require a longer lifetime than mine to observe anything good come out of a war between peoples. Let us leave the ladies and the recruiting officers to sing of the thundering of war's mighty arms. As Old Hickory Mick used to declare—while getting over a spree—"of tillage, and the care of beasts and trees, I sing." May God and Mary rest the man's beautiful soul in peace!

I cannot say much in favor of Southern hospitality. With 1,300 other prisoners, I got plenty of fresh air treatment behind the high-stockade of a four-acre prison camp. Nor do I speak highly of Southern cooking. It was all the same, while a small place of putrid meat. Paddy's diet, in fact like old times in Donegal. However, I lived, which is more than many a comrade did; and by the luck of an exchange prisoner, I found myself back again in Buffalo, N.Y., knocking about, with a new suit of army clothes on my person, and a month's furlough and sixty days' of my hack pay in my pocket. I was weak in body and spirit, and spent my time about the harbor, envying the greedy gulls that flew in from the North, owing no man as their master. I wrote a letter to Charles Hare, Port Credit, C.W., telling him, if he happened to be in my present parts, I would be glad if he would enquire for me.

One Tuesday morning, I saw a sight to cure sore eyes. Sure, it was the sweet little old Blue Heron, who was a pretty, daintily-stepping little



Don't let rheumatic pains make your life miserable. Polonium aids from faulty kidneys are probably the cause. Gin Pills drive out these poisons by toning up the kidneys so they can filter the blood properly through their salts!

GIN PILLS FOR THE KIDNEYS

beating into port with her white-goods all on, as clipper looking as any fresh young girl off to a Sunday school picnic. I noticed the officials took a lively interest in the brig-Canadian vessels of her type had earned the bad graces of American port authorities. It was assumed they were up to devilment of some sort. They were regularly loaded, and several of them had recently been fired upon. I dodged over to Sam Spink's tavern to wait events. Down the shore that night, I paid a lad two dollars to row me out to a red light that blazed twice in the darkness.

(To Be Continued)

Botanist Discovered Gold

David Douglas Was First In British Columbia States Editor

Dr. T. A. Richard of Victoria, one-time editor of mining publications in England and the United States, claims he definitely determined that David Douglas, Scottish botanist, was the first white man to discover gold in British Columbia.

Dr. Rickard, addressing the joint convention of the Canadian Institute of Mining and Metallurgy and the American Institute of Mining and Metallurgical Engineers, said the famed scientist, after whom the Pacific Coast's Douglas fir tree was named, made his first find at Lake Okanagan in the interior in 1833.

Record of the discovery was found by himself in records of the Royal Geographical Society of 1862, Dr. Rickard said.

Rush of gold miners to British Columbia from California in 1858 followed shipments to the United States of about 800 ounces of gold found by Indians along the Fraser River and in the Queen Charlotte Island, he claimed.

Luxurious Homes

Great Wealth Centred In International Quarter At Shanghai

The London correspondent of the Ottawa Journal, says the evacuation of the women and children will mean the break up of many homes in Shanghai. How luxurious the International Quarter had become is scarcely appreciated by those who have not visited the city in the last year or two.

At the present time more wealth is centred in the town than in any other trade centre of the East. This is mainly due to the fact that Sir Victor Sashas has, in large measure, withdrawn the millions he had invested in India and has transferred them farther East. The huge hotels which dominate the city are all owned by him, and those who met the able manager of the Taj Mahal, in Bombay, a few years ago, will now find him installed instead of the small hotel Cathay.

As it is to be expected, where so much wealth has accumulated, the expense of living is high. Racing has got such a hold on the European element that thousands are lost as readily betting on the racetraces as they are lost at the tables at Monte Carlo.

Was World's Smallest Man

Harold Dyott, 50, known as "Tiny Tim," reportedly the world's smallest man, 23 inches tall and weighing 24 pounds, is dead. He spent most of his life on exhibition at fairs all over Europe. Examined as a child by the most celebrated physicians in Europe, Dyott was found to have a perfectly sound constitution and normally developing mental faculties.

New Pilot Instructor

W. A. Strath, former Winnipeg aviator, has been appointed pilot instructor of Trans-Canada Airlines and will be in charge of advanced training courses to be offered pilots seeking employment with the airline. Strath has been connected with an United States airways company in Seattle and will begin his new duties next month.

Eighty-two per cent. of patents issued by the United States are subsequently discovered to have no commercial value.

Important To Eye Health

Scientists Find Particular Vitamin In Food Is Essential

Streamlining the figure by strenuous diets prescribed by persons with no scientific training in food values or nutrition, may cause permanent impairment to the eyesight. The reason for this is that three foods particularly important to eye health are either tuber or are put up in mineral form in most of these diets.

Just recently scientists have discovered that the substance in the eye which is sensitive to light and which they term "visual purple" is really a protein that is bleached by the action of strong light and renewes itself by returning to its original color in the dark.

Whenever there has been slowness in color restoration, scientists have found it due to a deficiency of a particular vitamin in the food of which the best sources are butter, cream and milk, and in a lesser degree, egg yolk, liver and fresh vegetables. Cow's liver oil is richest in all of it. Dr. E. V. McCollum of Johns Hopkins University points out, however, that by drinking a quart of whole milk daily butter may be omitted.

When the eyes are exposed to strong light, the "visual purple" protein changes rapidly to yellow and then slowly becomes colorless. If the system is plentifully supplied with essential elements, regeneration takes place as soon as the eyeball is removed from the glare, but when the elements are lacking, the process is slow and defective. Recent experiments have shown that it is dangerous for certain people to drive at night because the "visual purple" in their eyes is not restored quickly after having been bleached by the glare of oncoming headlights.

When a deficiency of the essential vitamin continues for any length of time, actual damage to the membranes covering the eyes takes place. Other important considerations for eye health are: Protect the eyes from strong light glare by wearing dark glasses. Never read while facing a strong light.

Castle To Be Demolished

So Coal Seams Under Historic Building Can Be Worked

Rich coal seams have laid successful siege to romantic Douglas Castle, ancestral home of the Douglas family in Edinburgh.

When the Earl and Countess of Home move, demolition will begin so the coal seam can be worked without hindrance. Old seams in the district have been worked out.

And so the stormy history of Sir Walter Scott's "Castle Dangerous," which repeatedly changed hands during the struggle between Edward I. and the Scots, comes to an end.

So—perhaps—does the ancient legend which runs: "As often as Castle Douglas is destroyed it shall rise again in even greater size."

The castle was burned down in 1759 and the present structure built. Near it is the chancel of the Church of St. Bride containing the heart of Robert the Bruce.

Lord and Lady Home will take up residence at their Berwickshire estate near Coldstream. They plan to return each year to Lanarkshire and reside in the factor's house within sight of the old castle grounds.

A Wonderful Bridge

Golden Gate At San Francisco Great Engineering Feat

One of the world's greatest engineering feats—the Golden Gate Bridge, San Francisco—has just been completed. The bridge, which has cost \$35,000,000, is the longest and tallest single-span suspension bridge in the world. The construction work was carried out in face of difficulties. There was a seven-knot tide and a rocky sea bottom. The total length of the main structure is 8,940 feet, and the suspension span is 4,200 feet in length, and 230 feet above water at the centre.

Rather A Big Order

Mounties Asked To Find Man Somewhere In Canada

If the operator hadn't told her that her three minutes was up, Mrs. Trotman might have got a little more geography from Lieut. Arthur Morin of Montreal police. Mrs. Trotman telephoned from New York to say her husband had driven to Canada and she hadn't heard from him since. No, she didn't know what part of Canada he intended visiting. The lieutenant started to tell her Canada was a good-sized country.

It's the little things of life that cause the worst trouble. A man can usually find his house at night but he sometimes has difficulty with the keyhole.

Polyols that build coral islands are only able to work under water.

A Cable From China

Tells Of Barbaric Massacre And Wanton Destruction

Your admirable and sympathetic leading article on "Learning in China" embodies me to send you a copy of a cable sent to me as chairman of the Committee of Intellectual Cooperation by the president of the Chinese University of "Committee on International Intellectual Co-operation League of Nations, Geneva.

"Japanese military aggression in North China has now devastated vicinity of Peiping and reduced Tientsin to ruins. In addition to slaughtering thousands of unarmed civilians, Japanese troops have deliberately bombed and incendiary missiles all library, laboratory, and dormitory building of Nankai Schools in Tientsin, to which the veteran educator Changpin had devoted 33 years to found and develop. In the interest of civilization and humanity we appeal to you to condemn publicly such barbaric massacre and wanton destruction of educational institutions and to influence your governments to apply effective sanctions against aggressor nations so that justice might still be vindicated and repetition of such horrors avoided." Tsai Yuapel, president Academia Sinica; Chiang Monlin, president Peking University; Hushen, dean Peking University; Mei Yichi, president Tsinghua University; Lo Chialuen, president Central University; Chu Coching, president Chekiang University; Wang Shikung, president Wuhan University."

The C.I.C. has, of course, nothing to do with politics. But there is certainly something heroic in the persistent resolution with which the Chinese have continued to renovate and rebuild the moral and intellectual life of their people in the face of almost overwhelming difficulties, and something revolting to the average human consciousness in the systematic way in which the Japanese militarists seem to select the objects of their attack. Down with schools and universities and up with illiterate opium, and the easier becomes the task of the invader.—Albert Murray in the London Times.

Fad In Southern States

Cows Are Beautified Before Being Entered In Shows

The newest wrinkles in cattle-raising in the United States deep South are finger waves for cows, manicuring and "facials." The idea of bovine beautification, said to have been originated by Allen Grubbs, Southern cattleman, has spread so rapidly in recent months that no cattle show is complete without beautified cows.

Grubbs, who operates a 125,000-acre plantation near Eatow, Ala., created a minor sensation when he led his into the ring a Hereford yearling whose curly coat rippled in crisp even rows of finger waves. Each hoof was trimmed and whitened and its stubby horns bared lustre.

Finger waving is the final touch in the beauty treatment, he said. A foot-long rasp that looks like a rough file is used to trim each hoof. Sometimes each is whitewashed, but usually they are polished with pumice stone. Horns are polished, too.

Far be it from us to dispute with scientists, but if that sun wasn't doing his best in August we hope he never does!—New York World Telegram.

The hardest nut for the British Government to crack is not the dictators of the continent for which it has a sneaking respect, but a pacifist element at home, which is always urging it to go to war to make peace.

The largest meteorite in any museum to-day is the 27½-ton "annihilato" iron brought by Admiral Perry from Greenland.

Although usually packed in small, half-pound tins, the tuna fish sometimes weighs three-fourths of a ton.

Thus saith the Lord thy Redeemer, the Holy One of Israel, I am the Lord thy God which teacheth thee to profit, which leadeth thee by the way thou shouldst go. Isaiah 48:17.

I see Thy aid, I ask direction.

Teach me to do what pleasest

me.

I can but toll endure affliction,

Only Thy leadings let me see.

Of all paths a man can strike into there is in a given moment a best path for every one, a thing which others now and then is the wisest of all things to do. Success in this case is complete and his happiness is assured.

To find this path and walk in it is the one best need for him.

Every man has also his own creation, the one direction in which spaces are open to him. He has faculties involving him to endless exertion. Like a ship in a narrow river he runs into obstructions on every side but one.

On that side all obstruction is taken away and he sweeps serenely over a deepening channel into an infinite sea.

Little Helps For This Week

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An Interesting Test

Competition Shows Girls Are Better Writers Than Boys

Girls are much better writers than boys if a writing competition in Britain fostered by Mrs. John Galsworthy in memory of her late husband, the famous short story writer, is any indication.

More than 200 boys and girls entered for the competition. First they submitted two scripts from a passage from one of the Galsworthy novels. The judges chose the best forty scripts and brought the writers to the London County Hall, where they were put to the final test.

Five awards of \$50 each were won by girls, while only one boy inured in these highest awards. Seven prizes of \$25 were given to girls, while boys did not win any of the intermediate awards. There were ten prizes of half a guinea each in the third grade and boys managed to win two of these.

The explanation of the poor showing made by boys was not the smallness of the number of boys in the competition. It was entirely due to the superior penmanship of the girls. Two of the first class prizes were won by girls from the Sydenham county secondary school—Toronto Star-Weekly.

The Sun's Rays

Astronomer Says That Old Sol Is Slowing Up

Dr. William A. Calder, Harvard astronomer, checking up on the sun's performance as a cosmic warming-up, finds him not so hot. He is sending out 30 per cent. less radiation than he should for a star of his class.

But so bright, either, giving only four-tenths of the luminosity generally accepted as standard. In fact, astronomers know the sun as a "G zero dwarf star," meaning it is yellow and of very low brilliance. By contrast we are asked to admire the moon for displaying greater reflecting power than she was supposed to possess.

Far be it from us to dispute with scientists, but if that sun wasn't doing his best in August we hope he never does!—New York World Telegram.



Junior Wheat Clubs.

The maintenance and quality in wheat production in Alberta is a matter of vital importance to the province, probably the most successful plan yet devised to encourage the use of good seed is the development of the Junior Wheat Clubs. This undertaking is carried on under the supervision and direction of the Field Crop Branch, Department of Agriculture, Edmonton, together with the Alberta Wheat Pool in cooperation with the Dominion government's National Council on boys' and girls' Clubwork.

The boys engage in this Junior Wheat Club work at the age when impressions sink deeply. They are being impressed with the value of

good seed in a very practical way. The lessons should stay with them during their lives. This year some 800 boys have participated in this work.

The boys produce the seed themselves, and, being scattered the length and breadth of the arable section of the province, a considerable value of excellent seed is provided over an extensive area each year. In addition, adult farmers become interested and in most districts where clubs operate the general tendency is for an increasingly higher standard of seed sown.

The Alberta Wheat Pool takes an extensive part in this work in the belief that through the Junior Wheat Clubs a real service is being rendered to agriculture in Alberta.

Mrs. Langley returned home this week from Calgary.

Mr. and Mrs. J. Bayley left for Calgary on Monday.

Miss K. Shier spent the week end in Forestburg, Alberta.

Mrs. Hodgson and son Clinton, of Wainfleet, were visitors at the home of Mr. and Mrs. Isbister on Monday and Tuesday of last week.

Miss Gay Massey and brother Marcel, of Brooks, made a short visit here last week.

Mr. and Mrs. D. Cameron who farmed about 15 miles south of Chinook for a number of years and were among the old timer's of this district sold all their household effects farm machinery, horses and cattle. They left on Thursday of last week for Ottawa, Ontario where they will in future reside.

Miss Myrtle O'Malley left last week for Ottawa, Ontario, where she has gone to stay with her aunt.

Mr. and Mrs. J. C. Purple Rex and Glenn left or Olds on Thursday Oct. 7

Miss Mildred Milligan who has been assistant Post-Master in Chinook for the past five years left on Wednesday for Millicent where she has secured a position in the Post Office and Store there.

The farmers in the Chinook district are overjoyed at having received a real steady downpour of rain on Sunday and Monday, there were two and a quarter inches, there was also a good rain over a week previous.

Mr. W. Thompson visited at the home of Mr. and Mrs. F. Morrel during the convention.

Mr. N. F. Marcy left on Wednesday with a truck load of household goods to Brooks.

Mr. and Mrs. R. Johnston of Lanfine, visited with Mr. and Mrs. L. Robinson on Wednesday.

Mr. J. E. Cooley and son Floyd went to Calgary last week end.

The Facts About Banking in Canada

Reproduced from the Fourth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 28th, from 8:30 to 8:45, and Wednesday, September 29th, from 12:00 noon to 12:15.

Loans Made to 57,634 Albertans This Year . . . Sixty Per Cent to Individuals . . . How a Bank is Formed . . . Shareholders Face "Double Liability" . . . Banks Regulated by Canadian People Through Parliament . . . Deals With Bank Services . . . 49,000 Shareholders Own Canada's Chartered Banks . . . No Concentration of Power . . . Tells About Alberta's Bank Depositors and Shareholders.

This year between the first day of January and the last day of August, Canada's Chartered Banks have made loans to no fewer than 57,634 Alberta customers. Who got these loans? 20,602 of them went direct to farmers and ranchers. Other individuals obtained 13,950 loans, 1,701 home-owners got Home Improvement Loans—so that Canada's Chartered Banks this year have extended new loans to 35,233 individuals—farmers, ranchers, home-owners and other private borrowers. Commercial loans numbered 13,925 have been made to other than individuals in the same period; municipalities and school districts also obtained many new loans.

Out of 57,634 new loans made this year in Alberta, more than 60 per cent of them went to individuals. Don't let anyone tell you we've stopped lending in Alberta.

Now, I return to the question, "What is a bank?" As I said in an earlier broadcast: "Above all things a bank is a place where you or your children can deposit money with absolute assurance that any time you demand it you can get it back in full, intact and with interest."

A bank is formed by a group of responsible people who believe that they can offer a service which a community needs and is willing to pay for, at a rate which will yield a reasonable profit. These are the motives of any business.

Those desiring to form the bank name five Provisional Directors, who then must petition the Dominion Parliament for an Act of Incorporation. The Bank Act demands that the Provisional Directors must themselves be subscribers to shares in the bank. The Bank Act is a Dominion law—without such law, the business of accepting the people's deposits and making loans would be wholly without safeguard.

After Parliament has acted, the Provisional Directors are authorized to invite public subscriptions for the shares. Before any person buys any share the statute requires that there be placed before him, in large type, Section 125 of the Bank Act, which informs him that if the bank becomes insolvent, the shareholder will be liable to pay *once more* an amount equal to the par value of his shares. This is what is known as "double liability." Since the Bank of Canada was opened the double liability has been slightly modified and, as this central bank under Government control, assumes more and more the right of note issue, the double liability of chartered bank shareholders will be further adjusted.

You will see that the law puts a serious responsibility upon the shareholders and deliberately forces it upon their attention, in order that those who are going to handle other people's money must realize their responsibility to the full. The people are thus safeguarded against fly-by-night promoters.

When Half a Million Dollars worth of stock in the new bank has been subscribed and half of that amount paid up, this \$250,000 must be placed in the hands of the Minister of Finance. When the Minister is satisfied that the public interest is safeguarded, he returns the \$250,000 to the bank and issues a certificate permitting the bank to open for business. The Bank Act then becomes its charter. Any idea that this bank has to put money into Government Bonds to obtain currency is wholly without foundation.

Canada's Chartered Banks do not enjoy a monopoly of the right to print money. They never did enjoy any such monopoly. You often hear it said that Canada's Chartered Banks alone can "make money" and that we can print our own notes and circulate them without any account—such statements are absolutely false. Up to 1934 each Chartered Bank had the right to issue notes—not in unlimited amounts—but only up to the amount of the capital actually paid up. There were two exceptions to this rule—the first was that we were permitted to make a

fifteen per cent increase in note issue, for a limited period only, for crop moving purposes. The second exception was that over our paid-up capital we could issue dollar for dollar against gold or Dominion notes, deposited in the central gold reserves. These exceptions are no longer in force.

With the Bank of Canada established, and controlled by the Dominion Government, we can now issue our own notes only up to ninety per cent of the amount of our paid-up capital. Every year there is to be a further reduction. The Bank of Canada issues notes and as the note issue right of the Chartered Banks is progressively cut down the Bank of Canada's note issue will take its place. In other words, the right to issue our own notes is being steadily taken from us and vested in the Bank of Canada, which, I would like to point out, is the Government's central bank, not a chartered bank.

I pointed out, in an earlier broadcast, that no business is subject to such complete control and such Parliamentary scrutiny as are the Chartered Banks. Can you name another business in Canada in which every company charter automatically expires at one time and can only be renewed after Parliamentary investigation?

Although the Bank Act can be amended at any time by Parliament every ten years bank charters expire and the Act is thrown open for what is known as the "decennial revision"—which is a most sweeping and searching inquiry, conducted by the Banking and Commerce Committee of the House of Commons. Mr. Norman Jaques, M.P. for Wetaskiwin; Mr. J. C. Landry, M.P. for Calgary East, and Mr. Victor Quigley, M.P. for Acalia, are the Alberta Members of the Banking and Commerce Committee. It is a large Committee with every Province and every political party represented, so you see that the people do not lack in any sense, for the most penetrating examination of the business of banking. Who regulates the banks? None other than the Canadian people, through their elected representatives.

Into the Bank Act, by reason of the work of the Committee from year to year, have been built all of the safeguards arising from the lessons of the past.

Now I would like to deal with the services that a bank performs. These are many and varied. The bank accepts and safeguards your deposits and extends the credit based upon them to responsible people.

Alberta folk will easily follow the illustration of bank credit I'm now going to give you. This is harvest-time and in the fortunate parts of the Province the farmer is starting to haul his grain to the elevator. When he delivers his grain-load there, he gets a grain ticket.

He takes the ticket into the bank and the bank gives him cash for it.

What does the bank do with the grain ticket?

At the end of the day the bank lists separately all of the grain tickets issued by each elevator company. It sends them to Calgary or Winnipeg, to be collected from the Head Office of the Elevator Company which issued the tickets.

How does the Elevator Company redeem the tickets? During the movement of a heavy crop, such a company is not likely to have sufficient funds of its own to purchase all of the grain handled from day to day.

So the bank advances the sum required against the security of the grain, until the buyer in Liverpool pays for it. The bank collects from him. The proceeds go to the grain company which pays off the money the bank advanced.

What happens is this: The farmer gets his cash on delivery of the grain to the elevator, without any waiting. And the bank provides credit from the moment on, until the grain is paid for, probably months later.

Let me point out that the "tellers" were anchored to something—in this case they were anchored to the finest form of real wealth—new wealth—grain, newly produced from the soil. You know nothing is anchored safely unless the anchor is firmly embedded in something.

We extend bank credit to people who, with some certainty, are expected to repay. We can only lend to responsible people because we ourselves are responsible to the depositors.

The banks provide the machinery for carrying out dozens of widely varied, day-to-day transactions; simplifying business and facilitating the exchange of goods and services. The bank provides a place for you to leave in safe custody valuable documents or other papers; your title deeds; your life and fire insurance policies; valuable such as jewelry; and stocks and bonds. The bank collects your commercial bills, either at home or abroad. It transfers money from one part of the country to another, as you may require; and it takes care of shipment and safeguarding of securities. These are only examples of the services a Chartered Bank performs.

No doubt many of our listeners have been told that banks simply swap cheques. There seems to be an idea that there is never any settlement between banks. Here is another homely illustration: Tom Smith, in Calgary, runs a clothing store and Jim McGregor goes in to buy a suit of clothes. Jim gives Tom Smith his cheque for, say \$27.50. The cheque is drawn on Jim's bank—it's called a Bank A. On the other hand Tom does business with Bank B so Tom deposits Jim's cheque in Bank B and immediately gets credit for the face amount.

But then what happens? Does Bank B simply send the cheque to Bank A, and does Bank A simply cancel that cheque and destroy it, after deducting the \$27.50 from Jim's account?

No—that happens is this—Before Jim McGregor's cheque gets back to Jim's bank it has to go through the Clearing House.

The Clearing House is part of a national system, under which settlements are effected through the Bank of Canada. Daily each bank gathers together and totals the cheques deposited with it which are drawn upon each of the other banks. Every morning these are taken to the Clearing House. Where it is found that one bank has a balance due to it from any other bank, the difference is settled daily, through the Bank of Canada, by the payment of short—not chartered bank bills—cash. This ultimate settlement through the Clearing House system is altogether ignored, or is too little understood, by many of those who criticize the banks.

It is not difficult to understand when reduced to its simplest terms. We point out to you that, if Jim McGregor's cheque was the only cheque issued that day, Jim's Bank, Bank A, would have had to pay to Tom's Bank, Bank B, the sum of \$27.50 in cash—bills of the Bank of Canada.

Every balance between banks is ultimately settled in cash.

Now who owns the banks? There are more than 49,000 shareholders in Canada's Chartered Banks, more than 500 of them in Alberta. Most of the shareholdings are small—the average is less than 30 shares. Many of the shareholders are women to whom bank shares have been willed or Trustees who hold the shares for Estates of persons who have died. Many others are individuals who, after a lifetime of toil have sold their farms or other holdings, and invested their money in bank shares as a source of income. These are examples to show the kind of people who own Canada's Banks. These are the people who are accused of being a part of the fabled "International Ring." They are mostly Canadians, your fellow-citizens, and most of the business that is done by their banks is Cana-

dian business. Some of you may have been given a word-picture of a small group of men, owning all the banks, sitting around a table and conspiring daily to use all of everybody else's money for their own profit. Let us examine—There is no concentration of power in the hands of any small group. The shareholders annually elect, of their own free choice, 167 Directors of known and proven business ability. Their work is to safeguard the interests of the shareholders, note-holders and depositors, in co-operation with the salaried executives—every one of whom started out as a junior in some small branch. These Directors own less than four per cent of the shares issued.

Banks each month have to report to the Government sworn particulars of the loans made to bank Directors and to firms in which they are partners and loans for which they are guarantors. The most recent return shows that these advances are only a 10th part of the total bank loans.

No Director of a bank may vote, nor may he even be present at a meeting of the Board, when loans to himself, or any business concern in which he is a partner or director, are under consideration.

About 40% of Canada's people have savings deposits. Applying the same percentage to the population of Alberta it would appear that roughly 240,000 Albertans are savings depositors. A bank deposit is a loan to the bank. It is a debt owing by the bank. If there is a tyranny in lending are the banks tyrannized by the depositors? When a friend borrows from another is the lender a tyrant? We leave the answer to our listeners.

Parliament in its wisdom, acting upon recommendations of the Banking and Commerce Committee from time to time, has legislated to prevent the banks from doing certain things.

A bank may not lend money on mortgages, for loans must be of short term and quickly realizable. A bank is forbidden to encase in trade. It cannot buy, or lend, against its own shares or those of any other bank.

There are provisions that restrict a bank in lending to any Director. It cannot let its name appear on certain prospectuses. It cannot let its staff represent insurance companies and there are heavy penalties laid down for violation of these and other provisions of the Bank Act.

Canada's Chartered Banks are not your masters; they are not tyrannical; they are your servants—The Canadian People, through their Parliament, have so legislated as to keep them that way.

Just before my time is up, I would like to say that I have before me a poster which an organization in Edmonton is sending out over the Province. It says, "Tax the Banks—it Costs Them Nothing."

The poster to which I have referred promises to quote from the Encyclopedia Britannica, but I assure you that the extracts are divorced from their context and are so used as to convey a meaning exactly opposite from the meaning intended by the author, Mr. R. G. Hawtrey, an officer of the British Treasury.

You all know that when you pay taxes it costs you something. A bank is no different, in that respect, from any of you. Would your own municipality say that when the bank pays its taxes, the municipality gets nothing? However, we do not plan to waste time on absolutes, but let me say just this: That we showed you last week, that 130 bank branches in Alberta were operated at a loss in 1936, and that new and added taxes had since been imposed.

We showed you the alternative—either pass the added charge on to our customers, or close branches to the point where ends can be made to meet. If it costs us nothing to pay taxes, we would have no such alternative to worry about.